

Fill in this information to identify your case:

Debtor 1 FRIEDA VIZELDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the:

Case number (if known) _____

Chapter you are filing under:

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

U.S. BANKRUPTCY COURT
 EASTERN DISTRICT OF NEW YORK
 RECEIVED - BROOKLYN
 OCT 22 2019 PM02:40

☐ Check If this is an amended filing**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport)

Bring your picture identification to your meeting with the trustee.

About Debtor 1:

FRIEDA

First name

Middle name

VIZEL

Last name

Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

First name

Middle name

Last name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

First name

Middle name

Last name

First name

Middle name

Last name

First name

Middle name

Last name

First name

Middle name

Last name

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

XXX - XX - 8352

OR

9XX - XX -

XXX - XX -

OR

9XX - XX -

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 yearsInclude trade names and *doing business as* names**About Debtor 1:**☒ I have not used any business names or EINS.

Business name _____

Business name _____

EIN _____

EIN _____

About Debtor 2:☐ I have not used any business names or EINS.

Business name _____

Business name _____

EIN _____

EIN _____

5. Where you live

1600 CATON AVENUE

Number Street

APT 1D

BROOKLYN, NY 11226

City State ZIP Code

County NY Kings

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

City State ZIP Code

If Debtor 2 lives at a different address:

Number Street

City State ZIP Code

County

If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy**Check one:**☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)**Check one:**☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Debtor 1 FRIEDA VIZEL

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case**7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010). Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

8. How you will pay the fee

Check one:

☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ I need to pay the fee in installments. If you choose this option, sign and attach the *Application for individuals to Pay The Filing Fee in installments* (Official Form 103A).

☒ I request that my fee be waived. (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 1038) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- ☒ No
☐ Yes

District _____ When _____ Case number _____
 District _____ When _____ Case number _____
 District _____ When _____ Case number _____

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ☒ No
☐ Yes

Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____

Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____

11. Do you rent your residence?

- ☒ No. Go to line 12.
☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
☐ No. Go to line 12.
☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 FRIEDA VIZEL

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

- ☒ No. Go to Part 4.
☐ Yes. Name and location business

Name of business, if any

Number Street

City

State ZIP Code

Check one appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 11J1(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 11J1(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 11J1(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 11J1(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Bankruptcy Code and most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if are you a small business any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- ☒ No. I am not filing under Chapter 11.
☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or have Any Hazardous Property or Any Property That Needs Immediate Attention**14. Do you own or have any property poses a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed or a building that needs urgent repairs?

- ☒ No.
☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City

State ZIP Code

Debtor 1 FRIEDA VIZEL

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30—day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30—day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 FRIEDA VIZEL

Case number (if known)

Part 6: Answer these Questions for Reporting Purposes**16. What kind of debts do you have?****16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for personal, family, or household purposes."

- ☐ No. Go to line 16b.
☒ Yes. Go to line 17.

16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16b.
☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.**17. Are you filing under Chapter 7?**☐ No. I am not filing under Chapter 7. Go to line 18.☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- ☐ No.
☐ Yes.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**18. How many creditors do you estimate that you owe?**

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

19. How much do you estimate your assets to be worth?

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

20. How much do you estimate your liabilities to be?

- | | | |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input checked="" type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x

Signature of Debtor 1

x

Signature of Debtor 2

Executed on 10/21/19

Executed on

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X _____

Date _____

Signature of Debtor

Printed name_____
Firm name_____
Number Street_____
Contact phone

Email address _____

Bar number_____
State

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

**For you if you are filing this
bankruptcy without an attorney****If you are represented by an
attorney, you do not need to file
this page.**

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- ☐ No.
☒ Yes.

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

- ☐ No.
☒ Yes.

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- ☒ No.
☐ Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

x

Signature of Debtor 1

x

Signature of Debtor 2

Date

10/21/19

Date

Contact on

347-433-8440

Contact on

Cell on

845-636-0898

Cell on

Email address

Frieda.USA@gmail

Email address

Fill in this information to identify your case:

Debtor 1 FRIEDA

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____

Case number (if known) _____

☐ Check if this is an amended filing**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets
Your assets
Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)

1a. Copy line 55, Total real estate, from *Schedule A/B* \$ 0.00

1b. Copy line 62, Total personal property, from *Schedule A/B* \$ 8592

1c. Copy line 63, Total of all property, from *Schedule A/B* \$ 8592

Part 2: Summarize Your Liabilities
Your liabilities
Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim* at the bottom of the last page of Part 1 of *Schedule D* \$ 0.00

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* \$ 0.00

3a. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* \$ 55,385.00

Part 3: Summarize Your Income and Expenses**4. Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of *Schedule I* \$ 3200

5. Schedule J: Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of *Schedule J* \$ 3,242.00

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapter 7, 11, or 13?**☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.☒ Yes**7. What kind of debt do you have?**☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.**8. From the *Statement of Your Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11 OR, Form 122C-1 Line 14;\$ 3,200.00**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*****From Part 4 on *Schedule E/F*, copy the following:****Total claim**

9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$ <u>0.00</u>
9g. Total. Add line 9a through 9f.	\$ <u>0.00</u>

Fill in this information to identify your case:

Debtor 1 FRIEDA VIZELDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the:

Case number (if known) _____

☐ Check if this is an amended filing**Official Form 106A/B****Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**☒ No. Go to Part 2.☒ Yes. Where is the property?

1.1.

Street address, if available, or other description

City State Zip Code
Country**What is the property?** Check all that apply:

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Other _____

Who has an interest in the property? Check one:

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$

Current value of the portion you own?

\$

0.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1. ____.

Street address, if available, or other description

City State Zip Code
Country**What is the property?** Check all that apply:

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Other _____

Who has an interest in the property? Check one:

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$

Current value of the portion you own?

\$

0.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

1.3.

Street address, if available, or other description

City State Zip Code
Country

What is the property? Check all that apply:

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Other _____

Who has an interest in the property? Check one:

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
 Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$ _____

Current value of the portion you own?

\$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

\$ _____

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☒ No
☐ Yes

3.1. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____

Other information:

If you own or have more than one, describe here:

3.2. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____

Other information:

Who has an interest in the property? Check one:

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Who has an interest in the property? Check one:

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$ _____

Current value of the portion you own?

\$ _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$ _____

Current value of the portion you own?

\$ _____

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

3.3. Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information:
_____**Who has an interest in the property? Check one:**☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this is community property** (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____

Current value of the portion you own? \$ _____

If you own or have more than one, describe here:

3.4. Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information:
_____**Who has an interest in the property? Check one:**☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this is community property** (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____

Current value of the portion you own? \$ _____

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*☒ No☐ Yes**4.1. Make:** _____

Model: _____

Year: _____

Other information:
_____**Who has an interest in the property? Check one:**☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this is community property** (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____

Current value of the portion you own? \$ _____

If you own or have more than one, describe here:

4.2. Make: _____

Model: _____

Year: _____

Other information:
_____**Who has an interest in the property? Check one:**☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this is community property** (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____

Current value of the portion you own? \$ _____

2. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.\$ 0.00

Debtor 1 FRIEDA VIZEL

Case number (if known)

Part 3: Describe Your Personal and Household Items**Do you own or have any legal or equitable interest in any following items?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☒ No☐ Yes. Describe

\$ _____

7. Electronics*Examples:* Televisions and radios, audio, video, stereo, and digital equipment; computers, printers, scanners, music, collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe

\$ 1,200.00

COMPUTER
TV XBOX ONE

8. Collectibles of value*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe

\$ _____

9. Equipment for sports and hobbies*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes, and kayaks; carpentry tools, musical instruments☒ No☐ Yes. Describe

\$ _____

10. Firearms*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe

\$ _____

11. Clothes*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☒ No☐ Yes. Describe

\$ _____

12. Jewelry*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe

\$ _____

13. Non-farm animals*Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe

\$ _____

14. Any other personal and household items you did not already list, including any health aids you did not list☒ No☐ Yes. Describe**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.**

\$ 1,200.00

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

Part 4: Describe Your Financial Assets**Do you own or have any legal or equitable interest in any following items?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....

Cash: \$ _____

17. Deposits of money*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1: Savings Account: ALLY BANK	\$	3,500.00
17.2: Savings Account: BARCLAYS	\$	900.00
17.3: _____	\$	_____
17.4: _____	\$	_____
17.5: _____	\$	_____
17.6: _____	\$	_____
17.7: _____	\$	_____

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:

_____	\$	_____
_____	\$	_____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them.....

Name of entity:

_____	%	\$	_____
_____	%	\$	_____

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them.....

Issuer name:

_____	\$ _____
_____	\$ _____
_____	\$ _____

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings account, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.....

Type of account:

Institution name:

401(k) or similar plan:

Pension plan:

IRA:

Retirement account:

Keogh:

Additional account:

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☐ No☒ Yes.....

Institution name or individual:

Electric:	_____	\$ 0.00
Gas:	_____	\$ 0.00
Heating oil:	_____	\$ 0.00
Security deposit on rental unit:	NEW YORK COMMUNITY BANK	\$ 1,992.00
Prepaid rent:	_____	\$ 0.00
Telephone:	_____	\$ 0.00
Water:	_____	\$ 0.00
Rented furniture:	_____	\$ 0.00
Other:	_____	\$ 0.00

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description:

_____	\$ _____
_____	\$ _____
_____	\$ _____

Debtor 1 FRIEDA VIZEL

Case number (if known)

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(C):

_____	\$ _____
_____	\$ _____
_____	\$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific

information about them

\$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific

information about them

\$ _____

27. Licenses, franchises, and other general intangibles*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific

information about them

\$ _____

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you☒ No☐ Yes

Give specific
information about
them, including
whether you already
filed the returns and
the tax
years.....

Federal: \$

State: \$

Local: \$

29. Families support*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes.

Give specific
information.....

Alimony: \$

Maintenance: \$

Support: \$

Divorce Settlement: \$

Property settlement: \$

30. Other amounts someone owes you*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes.

Give specific
information.....

\$

Debtor 1 FRIEDA VIZEL

Case number (if known)

31. Interests in insurance policies*Examples: Health, disability, or life insurances; health savings account (HSA); credit, homeowner's, or renter's insurance*☒ No☐ Yes. Name the insurance company of each policy and list its value...

Company name:

Beneficiary:

Surrender or refund value

_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information.....

\$

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment*Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Give specific information.....

\$

34. Other contingent and unliquidated claims of every nature, include counterclaims of the debtor and rights to set off claims☒ No☐ Yes. Give specific information.....

\$

35. Any financial assets you did not already list☒ No☐ Yes. Give specific information.....

\$

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.\$ 6392**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to part 6.☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned☒ No☐ Yes. Give specific information.....

\$

39. Office equipment, furnishings, and supplies*Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*☐ No☒ Yes. Give specific information.....Audio translation system\$ 1000

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade☐ No☐ Yes. Describe..... \$ _____**41. Inventory**☒ No☐ Yes. Describe..... \$ _____**42. Interests in partnerships or joint ventures**☒ No☐ Yes. Describe. Name of entity:% of ownership:

_____	_____ %	\$ _____
_____	_____ %	\$ _____
_____	_____ %	\$ _____

43. Customer lists, mailing lists, or other compilations☒ No☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes. Describe. \$ _____**44. Any business-related property you did not already list**☐ No☐ Yes. Give specific information.

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.\$ 1000**Part 6:****Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to part 7.☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals*Examples: Livestock, poultry, farm-raised fish*☒ No☐ Yes. Give specific information..... \$ _____

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

48. Crops-either growing or harvested☒ No☐ Yes. Give specific information.

\$ _____

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade☒ No☐ Yes.....

\$ _____

50. Farm and fishing supplies, chemicals, and feed☒ No☐ Yes.....

\$ _____

51. Any farm- and commercial fishing-related property you did not already list☒ No☐ Yes.....

\$ _____

52. Add the dollar value of all your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.

\$ _____

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes\$ _____
\$ _____
\$ _____

n.....

54. Add the dollar value of all of your entries from Part 7. Write that number here.

\$ _____

Part 8: List the Totals of Each Part of this Form**55. Part 1: Total real estate, line 2**\$ 0.00**56. Part 2: Total vehicles, line 5**

\$ _____

57. Part 3: Total personal and household items, line 15\$ 1,200.00**58. Part 4: Total financial assets, line 36**\$ 6392**59. Part 5: Total business-related property, line 45**\$ 1000**60. Part 6: Total farm- and fishing-related property, line 52**

\$ _____

61. Part 7: Total other property not listed, line 54

\$ _____

62. Total personal property. Add lines 56 through 61.\$ 8,592.00

Copy personal property total

\$ 8,592.00**63. Total of all property on Schedule A/B. Add line 55 + line 62.**\$ 8,592.00

Fill in this information to identify your case:

Debtor 1 FRIEDA VIZEL

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the:

Case number (if known) _____

☐ Check if this is an amended filing**Official Form 106C****Schedule C: The Property You Claim as Exempt**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—maybe unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>BARCLAYS</u> Line from <i>Schedule A/B</i> : _____	\$ <u>900.00</u>	<input type="checkbox"/> \$ <u>1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(5)
Brief description: <u>ALLY BANK</u> Line from <i>Schedule A/B</i> : _____	\$ <u>3,500.00</u>	<input type="checkbox"/> \$ <u>4,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(5)
Brief description: <u>NEW YORK COMMUNITY B</u> Line from <i>Schedule A/B</i> : _____	\$ <u>1,992.00</u>	<input type="checkbox"/> \$ <u>1,992.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(5)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1 FRIEDA VIZEL

Case number (if known)

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description: <u>AUDIO TRANSLATION SYS</u> Line from Schedule A/B: _____	\$ <u>1,000.00</u>	<input type="checkbox"/> \$ <u>2,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(6)
Brief description: <u>TV XBOX ONE</u> Line from Schedule A/B: _____	\$ <u>200.00</u>	<input type="checkbox"/> \$ <u>1,225.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(5)
Brief description: <u>COMPUTER</u> Line from Schedule A/B: _____	\$ <u>1,000.00</u>	<input type="checkbox"/> \$ <u>1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(5)
Brief description: _____ Line from Schedule A/B: _____	\$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: _____ Line from Schedule A/B: _____	\$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: _____ Line from Schedule A/B: _____	\$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: _____ Line from Schedule A/B: _____	\$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: _____ Line from Schedule A/B: _____	\$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: _____ Line from Schedule A/B: _____	\$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: _____ Line from Schedule A/B: _____	\$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: _____ Line from Schedule A/B: _____	\$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: _____ Line from Schedule A/B: _____	\$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: _____ Line from Schedule A/B: _____	\$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Fill in this information to identify your case:

Debtor 1 Frieda Vice
 First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of NY

Case number _____
 (If known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☒ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
--	--	--

2.1

Describe the property that secures the claim:

\$ _____ \$ _____ \$ _____

Creditor's Name

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

☐ Check if this claim relates to a community debt

Date debt was incurred _____

Last 4 digits of account number _____

2.2

Describe the property that secures the claim:

\$ _____ \$ _____ \$ _____

Creditor's Name

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

☐ Check if this claim relates to a community debt

Date debt was incurred _____

Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ _____

Fill in this information to identify your case:

Debtor 1 FRIEDA VIZELDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the:

Case number (if known) _____

☐ Check if this is an amended filing**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with **PRIORITY** claims and Part 2 for creditors with **NONPRIORITY** claims. List the other party to any executory contracts on unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**☒ No. Go to Part 2.☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page or Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.
(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Last 4 digits of account number _____	\$ 0.00	\$ 0.00	\$ 0.00
Priority Creditors Name _____		When was the debt incurred? _____		
Number _____ Street _____		As of the date you file, the claim is: Check all that apply.		
, _____		<input type="checkbox"/> Contingent		
City _____ State _____ ZIP Code _____		<input type="checkbox"/> Unliquidated		
		<input type="checkbox"/> Disputed		
Who incurred the debt? Check one.		Type of PRIORITY unsecured claim:		
<input type="checkbox"/> Debtor 1 only		<input type="checkbox"/> Domestic support obligations		
<input type="checkbox"/> Debtor 2 only		<input type="checkbox"/> Taxes and certain other debts you owe the government		
<input type="checkbox"/> Debtor 1 and 2		<input type="checkbox"/> Claims for death or personal injury while you were intoxicated		
<input type="checkbox"/> At least one of the debtors and another		<input checked="" type="checkbox"/> Other. Specify _____		
<input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input type="checkbox"/> No				
<input type="checkbox"/> Yes				

2.2	Last 4 digits of account number _____	\$ 0.00	\$ 0.00	\$ 0.00
Priority Creditors Name _____		When was the debt incurred? _____		
Number _____ Street _____		As of the date you file, the claim is: Check all that apply.		
, _____		<input type="checkbox"/> Contingent		
City _____ State _____ ZIP Code _____		<input type="checkbox"/> Unliquidated		
		<input type="checkbox"/> Disputed		
Who incurred the debt? Check one.		Type of PRIORITY unsecured claim:		
<input type="checkbox"/> Debtor 1 only		<input type="checkbox"/> Domestic support obligations		
<input type="checkbox"/> Debtor 2 only		<input type="checkbox"/> Taxes and certain other debts you owe the government		
<input type="checkbox"/> Debtor 1 and 2		<input type="checkbox"/> Claims for death or personal injury while you were intoxicated		
<input type="checkbox"/> At least one of the debtors and another		<input checked="" type="checkbox"/> Other. Specify _____		
<input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input type="checkbox"/> No				
<input type="checkbox"/> Yes				

Debtor 1 FRIEDA VIZEL

Case number (if known)

Part 1: Your PRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth

	Total claim	Priority amount	Nonpriority amount
<input type="checkbox"/> Last 4 digits of account number _____	\$ 0.00	\$ 0.00	\$ 0.00

Priority Creditors Name _____ When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

Number Street _____
,
City State ZIP Code _____

☐ Contigent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and 2
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

☐ Domestic support obligations
☐ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☒ Other. Specify _____

Is the claim subject to offset?

- ☐ No
☐ Yes

<input type="checkbox"/> Last 4 digits of account number _____	\$ 0.00	\$ 0.00	\$ 0.00
--	---------	---------	---------

Priority Creditors Name _____ When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

Number Street _____
,
City State ZIP Code _____

☐ Contigent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and 2
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

☐ Domestic support obligations
☐ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☒ Other. Specify _____

Is the claim subject to offset?

- ☐ No
☐ Yes

<input type="checkbox"/> Last 4 digits of account number _____	\$ 0.00	\$ 0.00	\$ 0.00
--	---------	---------	---------

Priority Creditors Name _____ When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

Number Street _____
,
City State ZIP Code _____

☐ Contigent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and 2
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

☐ Domestic support obligations
☐ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☒ Other. Specify _____

Is the claim subject to offset?

- ☐ No
☐ Yes

Debtor 1 FRIEDA VIZEL

Case number (if known)

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.☒ Yes.

4. List all of your nonpriority unsecured claims in alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim**4.1**Last 4 digits of account number 1009\$ 2,568.00

AMERICAN EXPRESS

Nonpriority Creditors Name

When was the debt incurred? 02/12/2018

PO BOX 1270

Number Street

As of the date you file, the claim is: Check all that apply.

NEWARK, NJ 07101

☐ Contingent☐ Unliquidated

City

State

ZIP Code

☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and 2☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Charge Account

Is the claim subject to offset?

☒ No☐ Yes**4.2**Last 4 digits of account number 2003\$ 2,103.00

AMERICAN EXPRESS

Nonpriority Creditors Name

When was the debt incurred? 10/01/2018

PO BOX 1270

Number Street

As of the date you file, the claim is: Check all that apply.

NEWARK, NJ 07101

☐ Contingent☐ Unliquidated

City

State

ZIP Code

☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and 2☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Charge Account

Is the claim subject to offset?

☒ No☐ Yes**4.3**Last 4 digits of account number 3004\$ 3,048.00

AMERICAN EXPRESS

Nonpriority Creditors Name

When was the debt incurred? 10/01/2016

PO BOX 1270

Number Street

As of the date you file, the claim is: Check all that apply.

NEWARK, NJ 07101

☐ Contingent☐ Unliquidated

City

State

ZIP Code

☐ Disputed

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and 2☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Charge Account

Is the claim subject to offset?

☒ No☐ Yes

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

Part 2: List All of Your NONPRIORITY Unsecured Claims — Continuation Page**After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.****Total claim**

4.4	Last 4 digits of account number <u>5134</u>	\$ <u>5,868.00</u>
------------	--	---------------------------

BANK OF AMERICA**Nonpriority Creditors Name****When was the debt incurred?** 06/01/2018PO BOX 982234**Number Street**EL PASO, TX 79998-2234**City****State****ZIP Code****As of the date you file, the claim is: Check all that apply.**☐ Contingent☐ Unliquidated☐ Disputed**Who incurred the debt? Check one.**☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and 2☐ At least one of the debtors and another☐ Check if this claim relates to a community debt**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. SpecifyCharge Account**Is the claim subject to offset?**☐ No☐ Yes**4.5****Last 4 digits of account number** _____**\$** 1,500.00**CARE CREDIT****Nonpriority Creditors Name****When was the debt incurred?** 02/02/2019SYNCHRONY BANK**Number Street**ORLANDO, FL 32896**City****State****ZIP Code****As of the date you file, the claim is: Check all that apply.**☐ Contingent☐ Unliquidated☐ Disputed**Who incurred the debt? Check one.**☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and 2☐ At least one of the debtors and another☐ Check if this claim relates to a community debt**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. SpecifyMedical Services**Is the claim subject to offset?**☐ No☐ Yes**4.6****Last 4 digits of account number** 0448**\$** 1,736.00**DISCOVER CARD****Nonpriority Creditors Name****When was the debt incurred?** 05/01/2018PO BOX 71084**Number Street**CHARLOTTE, NC 28272**City****State****ZIP Code****As of the date you file, the claim is: Check all that apply.**☐ Contingent☐ Unliquidated☐ Disputed**Who incurred the debt? Check one.**☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and 2☐ At least one of the debtors and another☐ Check if this claim relates to a community debt**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. SpecifyCharge Account**Is the claim subject to offset?**☐ No☐ Yes

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

Part 2: List All of Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.7, followed by 4.8, and so forth.

Total claim

4.7	Last 4 digits of account number <u>1160</u>	\$ <u>2,785.00</u>
JP MORGAN CHASE		
Nonpriority Creditors Name		
PO BOX 1608		
Number Street		
SOUTHGATE, MI 48195-0608		
City	State	ZIP Code
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt		
When was the debt incurred? <u>08/01/2010</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Charge Account</u>		
Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes		

4.8	Last 4 digits of account number <u>5757</u>	\$ <u>12,407.00</u>
JP MORGAN CHASE		
Nonpriority Creditors Name		
PO BOX 1608		
Number Street		
SOUTHGATE, MI 48195-0608		
City	State	ZIP Code
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt		
When was the debt incurred? <u>06/01/2017</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Charge Account</u>		
Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes		

4.9	Last 4 digits of account number <u>0513</u>	\$ <u>2,998.00</u>
JP MORGAN CHASE		
Nonpriority Creditors Name		
PO BOX 1608		
Number Street		
SOUTHGATE, MI 48195-0608		
City	State	ZIP Code
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and 2 <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt		
When was the debt incurred? <u>06/01/2007</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Charge Account</u>		
Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 FRIEDA VIZEL

Case number (if known)

Part 2: List All of Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.6, and so forth.

Total claim

4.10	Last 4 digits of account number <u>4081</u>	\$ <u>12,407.00</u>
-------------	--	----------------------------

JP MORGAN CHASE

Nonpriority Creditors Name

When was the debt incurred? 06/12/2018

PO BOX 1608

Number Street

As of the date you file, the claim is: Check all that apply.

SOUTHGATE, MI 48195-0608

City State ZIP Code

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and 2
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Charge Account

Is the claim subject to offset?

- ☐ No
☐ Yes

4.11**Last 4 digits of account number** 6314**\$** 255.00

OPTIMUM

Nonpriority Creditors Name

When was the debt incurred? 12/01/2018

PO BOX 831

Number Street

As of the date you file, the claim is: Check all that apply.

NEWBURGH, NY 12551

City State ZIP Code

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and 2
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Utility Service

Is the claim subject to offset?

- ☐ No
☐ Yes

4.12**Last 4 digits of account number** 2619**\$** 7,710.00

SANTANDER BANK

Nonpriority Creditors Name

When was the debt incurred? 04/01/2018

PO BOX 841002

Number Street

As of the date you file, the claim is: Check all that apply.

BOSTON, MA 02284

City State ZIP Code

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and 2
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Charge Account

Is the claim subject to offset?

- ☐ No
☐ Yes

Debtor 1 FRIEDA VIZEL

Case number (if known)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

Total claim**Total claims
from Part 1**

6a. Domestic support obligations

6a. \$ 0.00

6b. Taxes and certain other debts you owe the government

6b. \$ 0.00

6c. Claims for death or personal injury while you were intoxicated

6c. \$ 0.00

6d. Other. Add all other priority unsecured claims. Write that amount here.

6d. \$ 0.00

6e. Total. Add lines 6a through 6d.

6e. \$ 0.00

Total claim**Total claims
from Part 2**

6f. Student loans

6f. \$ 0.00

6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6g. \$ 0.00

6h. Debts to pension or profit-sharing plans, and other similar debts

6h. \$ 0.00

6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6i. \$ 55,385.00

6j. Total. Add lines 6f through 6i.

6j. \$ 55,385.00

Fill in this information to identify your case:

Debtor 1 FRIEDA VIZELDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the:

Case number (if known) _____

☐ Check if this is an amended filing**Official Form 106G****Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1 JONAS EQUITIES Name 725 CHURCH AVENUE Number Street BROOKLYN, NY 11218 City State ZIP Code	Residential Lease - ONE BEDROOM PRIMARY RESIDENCE
2.2 Name Number Street City State ZIP Code	
2.3 Name Number Street City State ZIP Code	
2.4 Name Number Street City State ZIP Code	
2.5 Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1 FRIEDA VIZEL

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the:

Case number (if known) _____

☐ Check if this is an amended filing**Official Form 106H**

12/15

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No
- ☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
- ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
- ☐ No
- ☐ Yes. In which community state or territory did you live? _____ . Fill in the name and current address of that person.

Name

Number Street

City

State

ZIP Code

3. In Column 1, list all your codebtors. Do not include your spouse as codebtor if your spouse is filing with you. List the person shown in line 2 again as codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2. (If you are filing a joint case, do not list either spouse as a codebtor.)

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1

Name Insurent Agency Corporation

Number Street 122 East 42nd Street, Suite 3600

City New York, NY State NY ZIP Code 10148

- ☐ Schedule D, _____
- ☐ Schedule E/F, _____
- ☒ Schedule G, 2.1

3.2

Name _____

Number Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, _____
- ☐ Schedule E/F, _____
- ☐ Schedule G, _____

3.3

Name _____

Number Street _____

City _____ State _____ ZIP Code _____

- ☐ Schedule D, _____
- ☐ Schedule E/F, _____
- ☐ Schedule G, _____

Fill in this information to identify your case:

Debtor 1	FRIEDA		VIZEL
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:			
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106I**Schedule I: Your Income** ^{12/15}

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page within information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
☐ Not employed

Occupation

TOUR GUIDE

Employer's name

-

Employer's address

Number Street

-

NY

City State ZIP Code

How long employed there?

SELF-EMPLOYED

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

Number Street

City State ZIP Code

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.**3. Estimate and list monthly overtime pay.****4. Calculate gross income.** Add line 2 + line 3**For Debtor 1****For Debtor 2 or non-filing spouse**

2. \$ 0.00 \$

3. +\$ 0.00 +\$

4. \$ 0.00 \$

Debtor 1 **FRIEDA** **VIZEL**
 First Name Middle Name Last Name

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse			
Copy line 4 here..... →	4. \$ _____	\$ _____			
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a. \$ _____	_____			
5b. Mandatory contributions for retirement plans	5b. \$ _____	_____			
5c. Voluntary contributions for retirement plans	5c. \$ _____	_____			
5d. Required repayments of retirement fund loans	5d. \$ _____	_____			
5e. Insurance	5e. \$ _____	_____			
5f. Domestic support obligations	5f. \$ _____	_____			
5g. Union dues	5g. \$ _____	_____			
5h. Other deductions.	5h. \$ _____	_____			
Specify: _____	5h. \$ _____	_____			
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ _____	_____			
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>0.00</u>	_____			
8. List all other income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>2,600.00</u>	_____			
8b. Interest and dividends	8b. \$ <u>0.00</u>	_____			
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>600.00</u>	_____			
8d. Unemployment compensation	8d. \$ <u>0.00</u>	_____			
8e. Social Security	8e. \$ <u>0.00</u>	_____			
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ _____	_____			
8g. Pension or retirement income	8g. \$ <u>0.00</u>	_____			
8h. Other monthly income.. Specify: _____	8h. \$ _____	_____			
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <table border="1" style="display: inline-table;"><tr><td>\$ <u>3,200.00</u></td></tr></table>	\$ <u>3,200.00</u>	<table border="1" style="display: inline-table;"><tr><td>\$ _____</td></tr></table>	\$ _____	
\$ <u>3,200.00</u>					
\$ _____					
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <table border="1" style="display: inline-table;"><tr><td>\$ <u>3,200.00</u></td></tr></table> +	\$ <u>3,200.00</u>	<table border="1" style="display: inline-table;"><tr><td>\$ _____</td></tr></table> = <table border="1" style="display: inline-table;"><tr><td>\$ <u>3,200.00</u></td></tr></table>	\$ _____	\$ <u>3,200.00</u>
\$ <u>3,200.00</u>					
\$ _____					
\$ <u>3,200.00</u>					
11. State all other regular contributions to the expenses that you list in Schedule J Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		11. + \$ 0.00			
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. <table border="1" style="display: inline-table;"><tr><td>\$ <u>3,200.00</u></td></tr></table> Combined monthly income	\$ <u>3,200.00</u>		
\$ <u>3,200.00</u>					
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain: _____					

Fill in this information to identify your case:

Debtor 1	FRIEDA		VIZEL
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:			
Case number (if know)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 106J**Schedule J: Your Expenses** ^{12/15}

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

13

☐ No☒ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes**3. Do your expenses include expenses of people other than yourself and your dependents?**☒ No☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses**4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.**

4. \$ 1,455.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1 FRIEDA VIZEL
First Name Middle Name Last Name

Case number (if known) _____

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	<u>0.00</u>
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	<u>70.00</u>
6b. Water, sewer, garbage collection	6b.	\$	<u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	<u>87.00</u>
6d. Other. Specify: _____	6d.	\$	<u> </u>
7. Food and housekeeping supplies	7.	\$	<u>1,200.00</u>
8. Childcare and children's education costs	8.	\$	<u>0.00</u>
9. Clothing, laundry, and dry cleaning	9.	\$	<u>170.00</u>
10. Personal care products and services	10.	\$	<u>0.00</u>
11. Medical and dental expenses	11.	\$	<u>0.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	<u>260.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	<u>0.00</u>
14. Charitable contributions and religious donations	14.	\$	<u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	<u>0.00</u>
15b. Health insurance	15b.	\$	<u>0.00</u>
15c. Vehicle insurance	15c.	\$	<u>0.00</u>
15d. Other insurance. Specify: _____	15d.	\$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$	<u>0.00</u>
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b.	\$	<u>0.00</u>
17c. Other. Specify: _____	17c.	\$	<u>0.00</u>
17d. Other. Specify: _____	17d.	\$	<u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	<u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19.	\$	<u>0.00</u>
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I:			
20. Your Income.			
20a. Mortgages on other property	20a.	\$	<u>0.00</u>
20b. Real estate taxes	20b.	\$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c.	\$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d.	\$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e.	\$	<u>0.00</u>

Debtor 1 FRIEDA VIZEL
First Name Middle Name Last Name

Case number (if known) _____

21. **Other.** Specify: _____

21. $\frac{\$}{\$}$ _____

22. **Your monthly expenses.** Add lines 4 through 21.
 The result is your monthly expenses.

22. $\frac{\$}{\$}$ 3,242.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. $\frac{\$}{\$}$ 3,200.00

23b. Copy your monthly expenses from line 22 above.

23b. $\frac{\$}{\$}$ 3,242.00

23c. Subtract your monthly expenses from your monthly income.
 The result is your *monthly net income*.

23c. $\frac{\$}{\$}$ -42.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

- ☒ No.
☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1 FRIEDA

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: _____

Case number (if known) _____

☐ Check if this is an amended filing**Official Form 108****Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach as separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral**What do you intend to do with the property that secures a debt?****Did you claim the property as exempt on Schedule C?**

Creditor's name:

Description of property securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]: _____

- ☐ Yes
- ☒ No

Creditor's name:

Description of property securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]: _____

- ☐ Yes
- ☐ No

Creditor's name:

Description of property securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]: _____

- ☐ Yes
- ☐ No

Creditor's name:

Description of property securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]: _____

- ☐ Yes
- ☐ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

1

over →

Debtor 1 FRIEDA VIZEL

Case number (if known) _____

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases**Will the lease be assumed?**Lessor's name: **JONAS EQUITIES**

Description of leased property:

ONE BEDROOM PRIMARY RESIDENCE

☒ Yes☐ No

Lessor's name:

Description of leased property:

☐ Yes☐ No

Lessor's name:

Description of leased property:

☐ Yes☐ No

Lessor's name:

Description of leased property:

☐ Yes☐ No

Lessor's name:

Description of leased property:

☐ Yes☐ No

Lessor's name:

Description of leased property:

☐ Yes☐ No

Lessor's name:

Description of leased property:

☐ Yes☐ No**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

x

Signature of Debtor 1

x

Signature of Debtor 2

Date 10-21-19

Date _____

UNITED STATES BANKRUPTCY COURT

In re VIZEL, FRIEDA
Debtor

Case No. _____

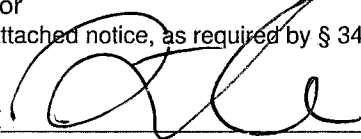
Chapter 7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Frieda Vizel
Printed Name(s) of Debtor(s)

X  10/21/19
Signature of Debtor Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b). The certification has NOT been made on the Voluntary Petition, Official Form ~~Exhibit B~~ on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
www.nyeb.uscourts.gov

STATEMENT PURSUANT TO LOCAL
BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): Frieda V. Zel CASE NO.: _____

Pursuant to Local Bankruptcy Rule 1073-2(b), the debtor (or any other petitioner) hereby makes the following disclosure concerning Related Cases, to the petitioner's best knowledge, information and belief:

[NOTE: Cases shall be deemed "Related Cases" for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case was pending at any time within eight years before the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are spouses or ex-spouses; (iii) are affiliates, as defined in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a partnership and one or more of its general partners; (vi) are partnerships which share one or more common general partners; or (vii) have, or within 180 days of the commencement of either of the Related Cases had, an interest in property that was or is included in the property of another estate under 11 U.S.C. § 541(a).]

☒ NO RELATED CASE IS PENDING OR HAS BEEN PENDING AT ANY TIME.

☐ THE FOLLOWING RELATED CASE(S) IS PENDING OR HAS BEEN PENDING:

1. CASE NO.: _____ JUDGE: _____ DISTRICT/DIVISION: _____

CASE STILL PENDING: (YES/NO): _____ [If closed] Date of closing: _____

CURRENT STATUS OF RELATED CASE: _____
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above): _____

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ('REAL PROPERTY') WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASES: _____

2. CASE NO.: _____ JUDGE: _____ DISTRICT/DIVISION: _____

CASE STILL PENDING: (YES/NO): _____ [If closed] Date of closing: _____

CURRENT STATUS OF RELATED CASE: _____
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above): _____

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ('REAL PROPERTY') WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASES: _____

[OVER]

DISCLOSURE OF RELATED CASES (cont'd)

3. CASE NO.: _____ JUDGE: _____ DISTRICT/DIVISION: _____

CASE STILL PENDING: (YES/NO): _____ [If closed] Date of closing: _____

CURRENT STATUS OF RELATED CASE: _____
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above): _____

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ('REAL PROPERTY') WHICH WAS ALSO LISTED IN
SCHEDULE "A" OF RELATED CASES: _____

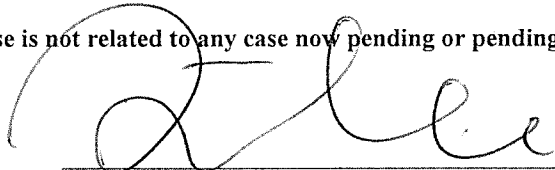
NOTE: Pursuant to 11 U.S.C. § 109(g), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.

TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:

I am admitted to practice in the Eastern District of New York (Y/N): _____

CERTIFICATION (to be signed by pro-se debtor/petitioner or debtor/petitioner's attorney, as applicable):

I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.

Signature of Debtor's Attorney_____
Signature of Pro-se Debtor/Petitioner1000 Caton Ave #10

Mailing Address of Debtor/PetitionerBrooklyn, NY 11226

City, State, Zip Codefrieda.usa@gmail.com

Email Address347-433-8440

Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

Frieda Vitez-----x

In Re:

Case No.

Chapter 7

Debtor(s)

-----x

VERIFICATION OF CREDITOR MATRIX/LIST OF CREDITORS

The undersigned debtor(s) or attorney for the debtor(s) hereby verifies that the creditor matrix/list of creditors submitted herein is true and correct to the best of his or her knowledge.

Dated: 10/22/19



Debtor

Joint Debtor

s/

Attorney for Debtor

American Express
PO Box 1270
Newark, NJ 07101

Bank Of America
PO Box 982234
El Paso, TX 79998

Care Credit
Synchrony Bank
P.O. Box 960061
Orlando, FL 32896

Discover Card
PO Box 71084
Charlotte, NC 28272

Jonas Equities
725 Church Avenue
Brooklyn, NY 11218

Jp Morgan Chase
PO Box 1608
Southgate, MI 48195

Optimum
PO Box 831
Newburgh, NY 12551

Santander Bank
PO Box 841002
Boston, MA 02284

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re:

Case No.
ChapterDebtor(s)
-----X**DECLARATION OF PRO SE DEBTOR(S)**

All individuals filing for bankruptcy pro se (without an attorney), must provide the following information:

Name of Debtor(s): Frieda Vital
 Address: 1600 Coton Ave #110 / Brooklyn NY 11226
 Email Address: Frieda.Usa@gmail.com
 Phone Number: (347) 433 8440

CHECK THE APPROPRIATE RESPONSES:**FILING FEE:**☐ PAID THE FILING FEE IN FULL☒ APPLIED FOR INSTALLMENT PAYMENTS OR WAIVER OF THE FILING FEE**PREVIOUS CASES FILED:** 1. _____ 2. _____ 3. _____**ASSISTANCE WITH PAPERWORK:**☒ NO ASSISTANCE WITH PREPARATION OF/FILING PETITION AND SCHEDULES☐ HAD ASSISTANCE WITH PREPARATION OF/FILING PETITION AND SCHEDULES

If Debtor had assistance, the following information must be completed:

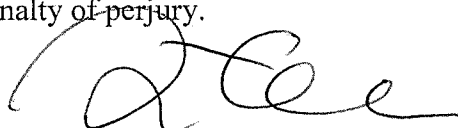
Name of individual who assisted: _____

Address: _____

Phone Number: (____) _____

Amount Paid for Assistance: \$ _____

I/We hereby declare the information above under the penalty of perjury.

Dated: 10/22/19

 Debtor's Signature

Joint Debtor's Signature